



# Radius Credit Union 2010 Newsletter

## Holiday Hours

All Radius Credit Union Branches will be closing early on Friday, December 24<sup>th</sup> @ 1:00p.m. CLOSED on Monday, December 27<sup>th</sup> & Tuesday, December 28<sup>th</sup>. We will also be closed Monday, January 3<sup>rd</sup>.

Regular office hours will resume Tuesday, January 4<sup>th</sup>, 2011.

RADIUS CREDIT UNION  
BOARD OF DIRECTORS:  
Keith Bacon  
Ray Barbarin  
Ken Bourassa  
Teresa Field  
Darcy Iverson  
Perry Johnson  
Blair Kotz  
Brenda Mazer  
Mark Mellon  
Gordon Young



What do you get when you cross a snowman with a vampire?

FROSTBITE



*Happy holidays from  
Radius Credit Union to you!*

**AgriInvest Deposits**  
for the 2009 program year,  
can be made at  
**Radius Credit Union.**  
**Open your AgriInvest Account**  
**with Radius and Enter to Win a**  
**\$300 Gift Certificate**  
**to a Local Retail Outlet.**  
**Draw ends December 31<sup>st</sup>.**



## ENHANCED MEMBERDIRECT® SECURITY FEATURES

Fraud comes in many forms, and the internet has become a common way for thieves to access your personal information.

In order to reduce fraud and continue to protect our members, Radius Credit Union's Internet Banking, (MemberDirect®), will soon have an authentication program added to the sign in page. At the initial sign in, you will be required to select 3 questions and answers. These answers will be shown in all future logins, to ensure that you are the person that should be logged into MemberDirect®. In addition to the answer, you will view a "Security Image" with one of the answers that you provided. Should the image and answer match what you had selected, you will then provide your Personal Access Code (PAC)-the way you sign in today. If the image and caption does not match, DO NOT sign into MemberDirect® and advise your branch immediately for further instructions.

Radius Credit Union would like to assure our members that the internet banking service is safe and secure, as long as the computer that you are using has current protection against fraud programs and hackers. For a list of suggestions, please visit the fraud section on our webpage.



Radius Credit Union Branches

Avonlea Branch  
Box 270  
Avonlea, SK S0H 0C0  
Phone: 306-868-4580

Ceylon Branch  
Box 99  
Ceylon, SK S0C 0T0  
Phone: 306-454-2441

Ogema Branch  
Box 339  
Ogema, SK S0C 1Y0  
Phone: 306-459-2266

Pangman Branch  
Box 158  
Pangman, SK S0C 2C0  
Phone: 306-442-2102

Radville Branch  
Box 279  
Radville, SK S0C 2G0  
Phone: 306-869-2215

## DROP OFF YOUR DEFERRED CHEQUE

### & ENTER TO WIN

Until Dec 31, 2010  
enter for a chance to

win a

*\$500 gift certificate*

to a Local Retail  
Supplier in your area  
1 entry for every  
deferred cheque  
deposited.



Melissa has been in the financial services industry for the past 8 years, 2 years with a chartered bank and the remaining 6 years within the Credit Union system. She has experience within lending and investment roles. Melissa believes in continuing her financial education to keep her knowledge current, over the past three years Melissa has been taking night classes that go towards the Certified Financial Planning designation. In November 2009 Melissa obtained the Certified Financial Planner designation from the Financial Planners Standards Council. Melissa is committed to providing members with a high level of service and works with them to provide financial solutions and to build their investment portfolio.



**Melissa Dyck**

An **RRSP** is an investment in your future, with benefits you can enjoy today! By contributing to an RRSP, you can take advantage of substantial tax savings now, and enjoy peace of mind knowing that you will have a secure retirement. Plus, your RRSP dollars are completely tax sheltered, as long as they remain in your RRSP. Visit your local Radius Credit Union branch to discuss your RRSP options with one of our Wealth Management Specialists.

The deadline for your 2010 RRSP  
contribution is March 1, 2011.

### **E-STATEMENTS NOW AVAILABLE**

If you no longer wish to receive a copy of your paper statements, you may now access your statements online through **MemberDirect®**.

**Please contact your local branch if you have any questions.**

New in 2011...

Enhanced Life Plan Solutions

Watch for details coming soon!

